

Certificate Number: 00478-TNM-DE-020622022

Bankruptcy Case Number: 13-00467



00478-TNM-DE-020622022

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 30, 2013, at 7:47 o'clock AM PDT, Roy Hudgins completed a course on personal financial management given by internet by Springboard Nonprofit Consumer Credit Management, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Tennessee.

Date: March 30, 2013 By: /s/Heather Shanahan

Name: Heather Shanahan

Title: Sr. Bankruptcy Manager